

IN THE CLAIMS:

Rewrite the claims as follows:

1. (Original) A method of transferring documents from a party to a transferee, said method comprising:

distributing transfer devices to a plurality of parties, each said transfer device equipped with a unique device code;

creating a device database comprising a set of device records;

loading each of said unique device codes into a different one of said device records;

loading party data, identifying said parties, into different ones of said device records;

loading transferee data, identifying said transferees, into different ones of said device records; and

initiating a transfer of a particular document from a requesting party to a particular transferee by the step of using said device code on a transfer device previously distributed to said requesting party in said distributing step to obtain the identities of said requesting parties and said particular transferee.

2. (Original) The method of claim 1 wherein said step of using said device code comprises accessing a corresponding one of said device records to obtain said party data and said transferee data.

3. (Original) The method of claim 2 wherein said initiating step comprises providing said party with a pick-up code for use by said transferee when collecting said document.

4. (Original) The method of claim 3 wherein each of the transfer devices, as distributed to a corresponding one of the users, has no transferee data or device record associated therewith.

5. (Original) The method of claim 2 wherein said step of initiating a transfer comprises providing said party with a pick-up code, and wherein said party discloses said pick-up code to said transferee for use by said transferee when collecting said document.

6. (Original) The method of claim 5 wherein each of the transfer devices, as distributed to a corresponding one of the users, has no transferee data or device record associated therewith.

7. (Original) The method of claim 6 further comprising a transfer company, wherein said document comprises currency, and said initiating step includes said requesting party giving said transfer company said currency and said transfer device previously distributed to said requesting party.

8. (Original) The method of claim 7 further comprising the step of said transferee giving a different transfer company said pick-up code, and said different transfer company giving said transferee funds corresponding to said currency.

9. (Original) The method of claim 8 wherein said distributing step comprises distributing transfer devices, each containing a data-storage medium having said unique device code stored therein in machine-readable form.

10. (Original) The method of claim 8 wherein said distributing step comprises distributing transfer devices, each comprising a card with a magnetic strip having said unique device code magnetically stored therein.

11. (Original) The method of claim 10 wherein said initiating step comprises said transfer company reading said unique device code from said magnetic strip.

12. (Original) A method of transferring money from a customer to a beneficiary via a money-transfer system, said method comprising:

said money-transfer system distributing money-transfer devices to a plurality of customers, each of said money-transfer devices equipped with a unique device code;

creating a device database at said money-transfer system, said device database comprising a set of device records;

loading each of said unique device codes into a different one of said device records;

loading customer data, identifying said customers, into different ones of said device records;

loading beneficiary data, identifying said beneficiaries, into different ones of said device records;

said money-transfer system initiating a transfer of a particular amount of money from a requesting customer to a particular beneficiary by collecting from said requesting customer one of said money-transfer devices and said particular amount of money, accessing said device code from said one of said money-transfer devices to locate a corresponding one of said device records, and retrieving the identities of said requesting customer and said particular beneficiary from said customer data and said beneficiary data; and

said money-transfer system giving said customer a unique pick-up code for use by said particular beneficiary to collect funds corresponding to said particular amount of money after giving said money-transfer system said pick-up code.

13. (Original) The method of claim 12 wherein the step of distributing money-transfer devices comprises said money-transfer system distributing money-transfer devices containing a data-storage medium having said unique device code stored therein.

14. (Original) The method of claim 13 wherein each of the transfer devices, as distributed to a corresponding one of said customers, has no device record or beneficiary information associated therewith.

15. (Original) The method of claim 14 wherein said distributing step comprises providing said money-transfer devices as cards each carrying a magnetic strip having one of said unique device codes magnetically stored therein.

16-18. (Previously Cancelled).

19. (Original) The method of claim 14 further comprising the step of storing the unique device code in the data-storage medium in machine-readable form.

20-22. (Previously Cancelled).

23. (Original) A document-transfer system, for transferring documents between parties and transferees, comprising:

a plurality of transfer devices each equipped with a unique device code;

a document-transfer company having data-processor means for creating a device database comprising a set of device records, each of said device records containing a different one of said unique device codes, party data identifying one of said parties, and transferee data identifying one of said transferees;

a plurality of transfer agents each comprising transfer means for initiating a transfer of a particular document from a requesting party to a particular transferee by accessing one of said device codes from a transfer device previously distributed to said requesting party to locate a corresponding one of said device records from said data-processor means to obtain the identities of said requesting party and said particular transferee; and

code-pick-up means, responsive to said transfer means, for providing said requesting party with a pick-up code for use by said transferee when collecting said document.

24. (Original) The system of claim 23 wherein said transfer devices each comprise a data-storage medium having said unique device code therein.

25. (Original) The system of claim 24 wherein the data-storage medium stores the unique device code in machine-readable form.

26. (Original) The system of claim 25 wherein said transfer devices each comprise a card with a magnetic strip having said unique device code magnetically stored therein.

27-35 (Previously Cancelled).

36. (New) The method of claim 12, further comprising electronically networking a transfer company with a number of selling agents, and wherein said initiating step includes said requesting customer giving one of said money-transfer devices and said particular amount of money to a first selling agent, and said first selling agent machine reading said one of said money-transfer devices, and transmitting data specifying said unique device code and said particular amount of money to the transfer company.

37. (New) The method of claim 12, wherein said initiating step includes said requesting customer giving one of said money-transfer devices and said particular amount of money to a first of a plurality of selling agents, and the first selling agent reading said one of said money-transfer devices, and transmitting data specifying said unique device code and said particular amount of money to the transfer company.

38. (New) A method for accessing funds associated with a financial instrument, comprising:

generating a funds-access code;

associating the generated funds-access code with a financial instrument;

supplying the generated funds-access code to a recipient;
presenting the funds-access code by the recipient to a distributor;
activating a funds-access device in response to the recipient presenting the funds-access code to the distributor;
creating and storing a funds-access device record representing the activated funds-access device;
associating the funds-access device record with funds associated with the financial instrument; and
accessing the funds associated with the financial instrument upon utilization of the funds-access device by the recipient.

39. (New) The method of claim 38, wherein the financial instrument is an instrument representative of a funds-transfer.

40. (New) The method of claim 38, wherein the financial instrument is a check, and the funds-access code is a check number.

41. (New) The method of claim 38, wherein the funds-access device is a carrying card having a magnetic stripe containing data; and the step of accessing the funds is carried out upon reading the data from the magnetic stripe on the carrying card.

42. (New) The method of claim 38, wherein the step of activating a funds-access device further includes the step of providing the recipient with a personal code, and wherein the step of accessing the funds is carried out by utilizing the funds-access device and providing the personal code by the recipient.

43. (New) The method of claim 42, wherein the funds-access device is an ATM card usable at automatic teller machines and the personal code is a PIN; and wherein the step of accessing the funds is carried out by the recipient supplying the ATM card and the PIN to one of the automatic teller machines.

44. (New) The method of claim 43, wherein the step of accessing the funds is carried out by the steps of requesting by the recipient a designated amount of cash, dispensing by the automatic teller machine the requested cash, and updating the financial instrument associated with the funds to reflect dispensing of the designated amount of cash to the recipient.

45. (New) The method of claim 38, further comprising the steps of storing the financial instrument and the funds-access device in a relational database.

46. (New) The method of claim 38, further comprising the steps of specifying a selected recipient by the financial instrument and associating the financial instrument with a receiving financial instrument identity record identifying the recipient.

47. (New) The method of claim 46, further comprising the step of verifying by the distributor a matching of the identity of the recipient to an identity identified by the receiving financial instrument identity record of the financial instrument associated with the supplied funds access code, and wherein the steps of activating and accessing steps are carried out only if the match is verified.

48. (New) The method of claim 47, wherein the financial instrument, the funds-access device record, and the receiving financial instrument identity record are stored in a relational database.

49. (New) A method for accessing funds associated with a financial instrument, comprising:

- generating a funds record of funds associated with a financial instrument;
- transferring a value of the funds into the funds record;
- creating and storing a funds-access device record associated with the funds associated with the financial instrument;
- activating the funds-access device;
- associating the funds-access device with the funds-access device record; and
- accessing the funds associated with the financial instrument by a recipient employing the funds-access device.

50. (New) The method of claim 49, wherein the financial instrument is a funds-transfer.

51. (New) The method of claim 49, wherein the financial instrument is a check made out to the recipient.

52. (New) The method of claim 49, wherein the funds-access device is a card having a magnetic stripe containing information for accessing the funds associated with the financial instrument.

53. (New) The method of claim 52, wherein the step of activating is carried out upon supply a personal code associated with the card.

54. (New) The method of claim 53, wherein the card is an ATM card, the personal code is a PIN, and the accessing step is carried out by using an automatic teller machine (ATM).

55. (New) The method of claim 54, further comprising the step of updating the funds associated with the financial instrument to reflect an amount of funds accessed by the recipient.

56. (New) The method of claim 49, wherein the financial instrument and the funds-access device record are stored in a relational database.

57. (New) The method of claim 49, wherein the financial instrument specifies a specific recipient and is associated with a receiving financial instrument identity record identifying the specific recipient.

58. (New) The method of claim 57, further comprising the step of verifying a matching of the identity of the recipient using the funds-access device to the specific recipient identified by the receiving financial instrument identity record of the financial instrument associated with the funds-access device; and wherein the steps of activating and accessing are carried out only if the match is verified.

59. (New) The method of claim 58, wherein the financial instrument, the funds-access device record, and the receiving financial instrument identity record are stored in a relational database.

60. (New) A method for creating an account from funds associated with a financial instrument, comprising:

generating a funds record of funds associated with a financial instrument;

transferring a value of the funds into the funds record;
creating an account and storing an account record representing the account;
depositing the funds associated with the financial instrument into the account;
and
accessing the funds in the account.

61. (New) The method of claim 60, wherein the financial instrument is a funds-transfer.

62. (New) The method of claim 60, wherein the financial instrument is a check made out to a recipient to access the funds in the account.

63. (New) The method of claim 60, wherein the depositing step is carried out by an agent of a bank.

64. (New) The method of claim 60, wherein the accessing step is carried out by utilizing a funds-access device.

65. (New) The method of claim 64, wherein the funds-access device is a card having a magnetic stripe containing information for accessing the funds in the account.

66. (New) The method of claim 65, further comprising the step of generating a personal code, and the accessing step is carried out only upon supplying the personal code.

67. (New) The method of claim 66, wherein the card is an ATM card, the personal code is a PIN, and the accessing step is carried out by utilizing the ATM card at an automatic teller machine.

68. (New) The method of claim 67, wherein the accessing step includes the steps of requesting cash from the funds in the account, dispensing by the automatic teller machine the requested cash; and updating the funds in the account to reflect the dispensed cash.

69. (New) The method of claim 60, wherein the account record is stored in a relational database.

70. (New) The method of claim 60, wherein the financial instrument specifies a specific recipient and is associated with a receiving financial instrument identity record identifying the specific recipient.

71. (New) The method of claim 70, further comprising the step of verifying a matching of the identity of the recipient seeking access to the funds to the specific recipient identified by the receiving financial instrument identity record of the financial instrument; and wherein the steps of transferring and accessing are carried out only if the match is verified.

72. (New) The method of claim 71, wherein the financial instrument and the receiving financial instrument identity record are stored in a relational database.

73. (New) A method for creating an account from funds associated with a financial instrument, comprising:

generating a funds-access code for accessing funds associated with a financial instrument;

associating the funds-access code with the financial instrument;

providing the funds-access code to a recipient;

creating an account and storing an account record representing the account in response to the recipient providing the funds-access code;

depositing the funds associated with the financial instrument into the account; and

accessing the funds in the account by the recipient.

74. (New) The method of claim 73, wherein the financial instrument is a funds-transfer.

75. (New) The method of claim 73, wherein the financial instrument is a check made out to the recipient.

76. (New) The method of claim 73, wherein the accessing step is carried out by an agent of a bank.

77. (New) The method of claim 73, further comprising the steps of creating and storing a funds-access device record associated with the account; activating a funds-access device; associating the funds-access device with the funds-access device record; and supplying the funds-access device to the recipient; and wherein the accessing step is carried out utilizing the funds-access device.

78. (New) The method of claim 77, wherein the funds-access device is a card having a magnetic stripe containing information for accessing the funds in the account.

79. (New) The method of claim 78, further comprising the step of generating a personal code, and the accessing step is carried out only upon supplying the personal code by the recipient.

80. (New) The method of claim 79, wherein the card is an ATM card, the personal code is a PIN, and the accessing step is carried out by using the ATM card at an automatic teller machine.

81. (New) The method of claim 80, wherein the accessing step includes the steps of requesting cash from the funds in the account, dispensing by the automatic teller machine the requested cash; and updating the funds in the account to reflect the dispensed cash.

82. (New) The method of claim 73, wherein the account record and the funds-access device record are stored in a relational database.

83. (New) The method of claim 73, wherein the financial instrument specifies a specific recipient and is associated with a receiving financial instrument identity record identifying the recipient.

84. (New) The method of claim 83, further comprising the step of verifying a matching of the identity of the recipient providing the funds-access code to the specific recipient identified by the receiving financial instrument identity record of the financial instrument being accessed; and wherein the steps of creating, depositing and accessing are carried out only if the match is verified.

85. (New) The method of claim 84, wherein the financial instrument and the receiving financial instrument identity record are stored in a relational database.

86. (New) A document-transfer system, for transferring documents between parties and transferees, comprising:

a plurality of transfer devices each equipped with a unique device code;

a document-transfer company having data-processor means for creating a device database comprising a set of device records, each of said device records containing a different one of said unique device codes, party data identifying one of said parties, and transferee data identifying one of said transferees;

a plurality of transfer agents each comprising transfer means for initiating a transfer of a particular document from a requesting party to a particular transferee by accessing one of said device codes from a transfer device previously distributed to said requesting party to locate a corresponding one of said device records from said data-processor means to obtain the identities of said requesting party and said particular transferee; and

code-pick-up means, responsive to said transfer means, for providing said requesting party with a pick-up code for use by said transferee when collecting said document;

said transfer devices each comprise a data-storage medium having said unique device code therein;

the data-storage medium stores the unique device code in machine-readable form;

said transfer agents comprising data terminal means for reading said unique device code from said magnetic strip, and for transmitting a description of said document and said unique device code to said document-transfer company.

87. (New) A document-transfer system for transferring documents between parties and transferees, comprising:

a plurality of transfer devices each having a respective data-storage medium and a respectively unique device code stored in the respective data-storage medium, the respective data-storage medium storing the respective unique device code in machine-readable form;

a document-transfer company having a data-processor for creating a device database comprising a set of device records, each of the device records containing a different one of the unique device codes, party data identifying one of the parties, and transferee data identifying one of the transferees;

a plurality of transfer agents each having a transfer device for initiating a transfer of a particular document from a requesting party to a particular transferee by accessing one of the device codes from a transfer device previously distributed to the requesting party to locate a corresponding one of the device records from the data-processor to obtain the identities of the requesting party and the particular transferee, each of the transfer agents including a data terminal for reading the unique device code from the magnetic strip, and for transmitting a description of the document and the unique device code to the document-transfer company; and

code-pick-up means, responsive to the transfer device, for providing the requesting party with a pick-up code for use by the transferee when collecting the document.